

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53110  
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Attorney for Santander Consumer USA Inc.



Order Filed on May 4, 2022  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case number: 19-24147

Adv. No.

Hearing Date: 3-23-2022

Judge: (SLM)

In Re:

GERARD RISOLI  
ANGELA M. RISOLI

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS,  
STAY RELIEF AND CO-DEBTOR STAY RELIEF UNDER CERTAIN CIRCUMSTANCES,  
INSURANCE AND COUNSEL FEES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

**DATED: May 4, 2022**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Gerard and Angela Risoli / 53110

Case No: 19-24147

Caption of Order: Order for arrearage cure, regular monthly payments, stay relief and co-debtor stay relief, insurance, and counsel fees

This matter having brought before this Court on a Motion for Stay Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Melinda D. Middlebrooks, Esq. on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

1. That Santander Consumer USA Inc. (“Santander”) is the holder of a first purchase money security interest encumbering a 2019 Subaru Ascent bearing vehicle identification number 4S4WMARD0K3418260.
2. That the debtors’ account has arrears through March 2022 in the amount of \$10,430.59.
3. The debtors are to cure this arrearage by making their regular monthly payment of \$695.31 plus an additional \$1,738.43 each month (for a total monthly payment of \$2,433.74), for the months of April 2022 through September 2022 (6 months). If the debtors fail to make any total monthly payment of \$2,433.74 by the date each payment falls due under the terms of the retail installment sales contract, Santander shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtors, their attorney, the non-bankrupt co-debtor and the chapter 13 trustee.

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4. That beginning with their October 2022 payment, the debtors are to make each monthly payment directly to Santander under the terms of the retail installment contract. If the debtors fail to make any monthly payment to Santander within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtors, their attorney, the non-bankrupt co-debtor, and the chapter 13 trustee.
5. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtors, their attorney, the non-bankrupt co-debtor, and the chapter 13 trustee.
6. That the debtors are to pay Santander a counsel fee of \$438.00 through their chapter 13 bankruptcy plan.